

What it takes

We consider three important factors when choosing our partner families:

- **Need for adequate shelter:**

We look at your current housing: Are you overcrowded? Is your home overrun by pests? Is it safe? What other poor conditions are there?

- **Ability to pay for the Habitat home:**

We look at items such as your monthly expenses, your debt, and your credit history. Will you have enough monthly income to make payments on the no-interest, no-profit mortgage for your house? Do you meet our income criteria? Our partner families typically have incomes that are too low to qualify for a conventional mortgage with a bank or lender.

- **Willingness to partner:**

You must be willing to carefully and clearly complete our application and return it in a timely manner; the same goes for other forms that we may ask of you. You'll also need to agree to save the money necessary for a down payment and closing costs and agree to our "sweat equity" requirements.



LEARN MORE!

If you or someone you know would like to apply, or if you have questions that were not answered in this brochure, please contact us.

On the web at:
www.tchabitat.com

By e-mail:
tompkinscortland@habitatnys.org

By phone:
(607) 898-4148

By postal mail:
PO Box 4683
Ithaca, NY 14852-4683



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Habitat
for Humanity[®]
of Tompkins and Cortland
Counties, New York



Becoming a Partner Family

The Partner Family

We at Tompkins Cortland Habitat for Humanity (TCHF) are dedicated to eliminating substandard housing and providing low-income families with the joy and dignity of homeownership. We do this by partnering with qualified families who are truly committed to achieving that same goal. Partner families come from many different walks of life and represent different family sizes, nationalities, cultures, and lifestyles.

To be eligible to become a Habitat for Humanity Partner Family, you must first show us that you truly want to be a homeowner, but cannot afford the cost of a modest home and the traditional loan that it requires.

Sweat Equity

Sweat equity is the hands-on involvement of future Habitat homeowners in building their own home, or working on other houses or projects for Habitat.

Working with us in this way shows that you are sincere about owning a home. TCHF typically requires 500 hours of sweat equity per family. Relatives and friends can help you complete your hours.

Helping to build your own home will give you a valuable sense of pride and ownership. You will also make many new friends and learn useful skills to help you keep your home in good shape.

The FACTS

YOU:

- Must now be living in Tompkins or Cortland County to be eligible to apply
- Must have lived in either Tompkins or Cortland County for at least one year before applying
- Must meet our low income criteria, which generally falls within 30— 65% of the current county median income

WE:

- Do not discriminate based on age, race, color, nationality, religion, sexual orientation, handicap, or familial status.
- Use Department of Housing and Urban Development (HUD) statistics when setting our income criteria
- Include the income of all adults who will live in the home when doing a family review
- Aim to select our partner families before construction begins on their home so that they can be involved in its design and layout
- Accept applications at any time, not just when we are building



The Process

Each application that we receive is carefully reviewed by our Family Selection Committee. This process includes:

- A first review to make sure nothing automatically disqualifies your family
- The creation of a file for your information
- Gathering of more information about your family
- A final screening of your application
- A visit with your family, in your current home, and an interview
- Thorough committee discussion leading to a decision
- Committee recommendation to the Board of Directors
- Board approval or denial
- Communication of our decision with you

Family selection is one of the most important and challenging aspects of our mission. We always want to identify the most deserving families and will do our best to help you through the process. We take great pride in our partner families and want you to succeed as a Habitat homeowner.

